

OPUS BANK

	CPP Disbursement Date 11/21/2008	Cert 33806	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$2,193	\$2,404	9.6%		
Loans	\$1,098	\$1,557	41.8%		
Construction & development	\$90	\$51	-42.9%		
Closed-end 1-4 family residential	\$226	\$254	12.2%		
Home equity	\$25	\$54	115.2%		
Credit card	\$4	\$0	-99.9%		
Other consumer	\$1	\$2	20.0%		
Commercial & Industrial	\$128	\$144	12.4%		
Commercial real estate	\$505	\$518	2.7%		
Unused commitments	\$108	\$120	10.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$136	\$139	2.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$200	\$37	-81.4%		
Cash & balances due	\$646	\$302	-53.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$3			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$1	\$1	8.6%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,706	\$1,905	11.7%		
Deposits	\$1,384	\$1,831	32.3%		
Total other borrowings	\$306	\$42	-86.2%		
FHLB advances	\$161	\$42	-73.8%		
Equity					
Equity capital at quarter end	\$487	\$499	2.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$438	\$116	NA		
Performance Ratios					
Tier 1 leverage ratio	21.1%	12.3%	--		
Tier 1 risk based capital ratio	41.8%	16.3%	--		
Total risk based capital ratio	43.0%	16.8%	--		
Return on equity ¹	-31.1%	2.0%	--		
Return on assets ¹	-7.0%	0.4%	--		
Net interest margin ¹	1.0%	5.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	55.4%	15.5%	--		
Loss provision to net charge-offs (qtr)	106.5%	-6426.0%	--		
Net charge-offs to average loans and leases ¹	2.1%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	13.4%	8.4%	4.0%	0.1%	--
Closed-end 1-4 family residential	2.0%	1.3%	0.3%	0.0%	--
Home equity	0.3%	0.2%	0.4%	0.0%	--
Credit card	0.0%	0.0%	1.7%	0.2%	--
Other consumer	1.9%	0.2%	0.8%	0.0%	--
Commercial & Industrial	2.6%	3.7%	0.5%	0.0%	--
Commercial real estate	5.6%	4.9%	0.0%	0.0%	--
Total loans	4.4%	2.9%	0.5%	0.0%	--